NOVEMBER/DECEMBER 2023

23PCM13 — CORE II – BANKING AND INSURANCE

Time : Three hours Maximum : 75 marks

SECTION A — (10 × 2 = 20 marks)

Answer ALL questions.

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1. What is Electronic Fund Payment?
2. Write brief note on RTGS.
3. Define the term Block chain.
4. Write about Central Bank Digital Currency.
5. Write brief note about Insurance intermediaries.
6. List out the Insurance Companies in India.
7. Write a note about Consumer services in insurance.
8. What is Insurance Ombudsman?
9. Briefly interpret the word risk management.
10. State any two examples of risk management.

SECTION B — (5 × 5 = 25 marks)

Answer ALL questions.

11. (a) Enumerate the core benefits of NEFT system.

Or

(b) Summarize different types of Electronic Fund Transfer.

12. (a) Interpret briefly about Crypto currencies.

Or

(b) Exemplify the different types of block chain.

13. (a) Describe about the history of insurance in India.

Or

(b) Explain about the third party administrators.

14. (a) Express the ethical behavior in Insurance industry.

Or

(b) Outline essential qualities of Insurance agents.

15. (a) List out the methods of Risk Management.

Or

(b) Paraphrasing risk management by Individual and Corporation.

SECTION C — (3 × 10 = 30 marks)

Answer any THREE questions.

16. Explore the rapid transformation in Banking.

17. Explain about the application of AI in banking Sector.

18. Enumerate the reforms in insurance sector in India.

19. Express the important role of insurance agent.

20. Describe essential tools for controlling risk in risk management.

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